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PATENT
Docket No. 21454-15

I hereby certify that this correspondence and the attachments are being deposited with the United States Postal Service as First Class Mail, on November 19, 2002, addressed to: Commissioner for Patents, Washington, D.C. 20231.

Joy Michaels
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application Of:

BENIK HOVSEPIAN

Serial Number: **10/054,361**

Filing Date: **January 17, 2002**

Entitled: **SYSTEM AND METHOD OF MANAGING
PRE-PAID ELECTRONIC ACCESS TO GOODS
SERVICES AND OTHER CONTENT**

Group Art Unit: **2171**

Commissioner for Patents
Washington, D.C. 20231

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. § 1.56, the references listed on the attached Form PTO-1449 are being brought to the attention of the Examiner for consideration in connection with the examination of the above-identified application. Copies of the cited documents are enclosed.

The filing of this Supplemental Information Disclosure Statement shall not be construed as a representation that a search has been made (37 C.F.R. § 1.97(g)), as an admission that

the information cited is, or is considered to be, material to patentability, or that no other material information exists.

Each of the enclosed patents was cited in a communication in a counter part foreign application (or the patent family member Annex accompanying the foreign search report) not more than three months prior to the filing of this paper.

The filing of this Supplemental Information Disclosure Statement shall not be construed as an admission against interest in any manner.

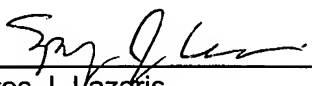
CONCLUDING REMARKS

It is respectfully requested that the examiner indicate consideration of the cited references by returning a copy of the attached form PTO-1449 with initials or other appropriate marks, and that the references be made of record as cited references in the application.

The Commissioner is hereby authorized to charge payment of any fee due with this filing to Deposit Account No. 16-2230.

Respectfully requested,

Dated: November 19, 2002



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